

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

SANDRA K CREWS

Debtor(s)

Case No. 09-34009

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/14/2009.
- 2) The plan was confirmed on 11/20/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 09/19/2012.
- 6) Number of months from filing to last payment: 36.
- 7) Number of months case was pending: 39.
- 8) Total value of assets abandoned by court order: \$0.00.
- 9) Total value of assets exempted: \$2,145.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$15,074.16
Less amount refunded to debtor	\$206.16

**NET RECEIPTS: \$14,868.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,110.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$716.41
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$3,826.41**

Attorney fees paid and disclosed by debtor: \$390.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BANK ONE/JPM CHASE	Unsecured	2,623.00	2,623.87	2,623.87	316.78	0.00
BAXTER CREDIT UNION	Unsecured	6,868.00	5,965.82	5,965.82	720.25	0.00
BECKET & LEE LLP	Unsecured	0.00	988.56	988.56	119.35	0.00
BECKET & LEE LLP	Unsecured	NA	393.60	393.60	47.52	0.00
BENEFICIAL	Secured	1,000.00	1,000.00	1,000.00	1,000.00	0.00
BENEFICIAL	Secured	0.00	0.00	0.00	0.00	0.00
BLITT & GAINES	Unsecured	2,526.00	NA	NA	0.00	0.00
CANDICA LLC	Unsecured	NA	428.03	428.03	51.68	0.00
CAPITAL ONE BANK USA	Unsecured	NA	2,048.69	2,048.69	247.34	0.00
CERTIFIED SERVICES INC	Unsecured	0.00	NA	NA	0.00	0.00
CONDELL MEDICAL CENTER	Unsecured	96.00	NA	NA	0.00	0.00
CROWN MORTGAGE	Secured	0.00	0.00	0.00	0.00	0.00
CROWN MORTGAGE	Secured	4,854.00	4,854.00	4,854.00	4,854.00	0.00
DISCOVER BANK	Unsecured	0.00	NA	NA	0.00	0.00
EAST BAY FUNDING	Unsecured	5,854.00	5,854.96	5,854.96	706.87	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	NA	1,238.37	1,238.37	149.51	0.00
EMERGENCY PHYSICIANS	Unsecured	238.00	NA	NA	0.00	0.00
FIA CARD SERVICES	Unsecured	5,309.00	NA	NA	0.00	0.00
FRIEDMAN & WEXLER	Unsecured	12,689.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	2,634.00	2,634.14	2,634.14	318.02	0.00
LTD FINANCIAL	Unsecured	394.00	NA	NA	0.00	0.00
METRO SQUARE DENTAL ASSOC	Unsecured	149.00	NA	NA	0.00	0.00
MIDLAND CREDIT MGMT	Unsecured	394.00	394.42	394.42	47.62	0.00
MIDLAND CREDIT MGMT	Unsecured	NA	1,600.69	1,600.69	193.25	0.00
MIDLAND CREDIT MGMT	Unsecured	641.00	641.61	641.61	77.46	0.00
NATIONAL CAPITAL MGMT LLC	Unsecured	545.00	596.25	596.25	71.99	0.00
NCO FINANCIAL SYSTEMS INC	Unsecured	1,491.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	NA	1,006.82	1,006.82	121.55	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	NA	462.13	462.13	55.79	0.00
PREMIER BANKCARD/CHARTER	Unsecured	NA	477.40	477.40	57.64	0.00
VAN RU CREDIT	Unsecured	477.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WELLS FARGO DEALERS SERVICES	Unsecured	0.00	13,415.27	13,415.27	1,619.63	0.00
WORLD FINANCIAL NETWORK	Unsecured	988.00	NA	NA	0.00	0.00
WORLD FINANCIAL NETWORK NATI	Unsecured	602.00	643.67	643.67	77.71	0.00
WORLD FINANCIAL NETWORK NATI	Unsecured	785.00	830.93	830.93	100.32	0.00
WORLD FINANCIAL NETWORK NATI	Unsecured	637.00	723.18	723.18	87.31	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$5,854.00	\$5,854.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$5,854.00</b>	<b>\$5,854.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$42,968.41</b>	<b>\$5,187.59</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$3,826.41</u>	
Disbursements to Creditors	<u>\$11,041.59</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$14,868.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/30/2012

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.